

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Joe R. Wells
Carolynn L. Wells
Debtors

Case No. 12-04230-MDF
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: PRatchfor
Form ID: 3180W

Page 1 of 2
Total Noticed: 41

Date Rcvd: Aug 23, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 25, 2016.

db/jdb
cr
4146374 +Joe R. Wells, Carolynn L. Wells, 131 Fawn Hill Road, Hanover, PA 17331-8225
+Bituminous Paving Material, Inc., 1300 Zinn's Quarry Road, York, PA 17404-3599
Americian Express Travel, c/o Natiowide Credit, Inc, 2002 Summit Blvd., Ste 600,
Atlanta, GA 30319-1559
4146376 Bank of Nevada, PO Box 927830, San Diego, CA 92192-7830
4146377 +Beth Arnold Howell, Esquire, 401 Technology Drive, Suite 202, Canonsburg, PA 15317-7538
4146378 +Bituminous Paving Materials, 100 Greensprings Road, Hanover, PA 17331-8979
4146381 Emergency Phy. Assoc of York, c/o HRRG, PO Box 189053, Fort Lauderdale, FL 33318-9053
4146383 +Glenn Smith, Esquire, CGA Law Firm, 135 N. George Street, York, PA 17401-1132
4146384 +Hanover Anesthesia, c/o Apex Asset Management LLC, 1891 Santa Barbara Drive, #204,
Lancaster, PA 17601-4106
4146385 Hanover Hospital, c/o Bureau of Account Management, PO Box 8875, Camp Hill, PA 17001-8875
4146389 +JW Paving Inc, PO Box 478, Abbottstown, PA 17301-0478
4146388 +John J. Parichuk, Jr., 25 Fox Meadow Drive, Abbottstown, PA 17301-9560
4146390 M&T Bank, PO Box 188, Buffalo, NY 14240-0188
4146391 MSHMC Physicians Group, PO Box 854, Hershey, PA 17033-0854
4146392 +National Acceptance Co., PO Box 6504, Harrisburg, PA 17112-0504
4146394 +Out Door Country Club, Attn: Barbara E. Wolfe, 1157 Detwiler Drive, York, PA 17404-1132
4146395 PA Department of Revenue, Bureau of Collections, PO Box 281041, Harrisburg, PA 17128-1041
4146396 Quantum Imaging, c/o Berks Credit & Collections, Inc, Dept 14674, PO Box 1257,
Oaks, PA 19456
4146398 +Sprint, c/o Allied Interstate, 3000 Corporate Exchange Drive, Columbus, OH 43231-7689
4146399 +Susquehanna Bank, 9 E. Main Street, PO Box 1000, Lititz, PA 17543-7000
4225232 #+Susquehanna Bank, PO Box 639, Maugansville, MD 21767-0639
4180339 THE BANK OF NEW YORK MELLON, et al, Bank of America, N.A., P.O. Box 660933,
Dallas, TX 75266-0933
4146400 Tiger Trash, PO Box 2444, York, PA 17405-2444
4146402 WellSpan Medical Group, Physician Billing Services, 1803 Mr. Rose Ave., Ste B3,
York, PA 17403

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: BANKAMER.COM Aug 23 2016 18:58:00 BANK OF AMERICA, N.A., 2380 Performance Dr.,
Richardson, TX 75082-4333
cr EDI: RECOVERYCORP.COM Aug 23 2016 18:58:00 Recovery Management Systems Corporation,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4168875 EDI: BECKLEE.COM Aug 23 2016 18:58:00 American Express Centurion Bank,
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4146375 EDI: BANKAMER.COM Aug 23 2016 18:58:00 Bank of America Home Loans, Customer Service,
PO Box 5170, Simi Valley, CA 93062-5170
4146379 EDI: CAUT.COM Aug 23 2016 18:58:00 Chase, PO Box 901076, Fort Worth, TX 76101-2076
4146380 +EDI: CHASE.COM Aug 23 2016 18:58:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
4177692 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 23 2016 18:50:43
Commonwealth of Pennsylvania Department of Revenue, PO Box 280946, Bankruptcy Division,
Harrisburg, PA 17128-0946
4146382 EDI: FORD.COM Aug 23 2016 18:58:00 Ford Credit, PO Box 542000, Omaha, NE 68154-8000
4146387 EDI: HFC.COM Aug 23 2016 18:58:00 HSBC Card Services, PO Box 81622,
Salinas, CA 93912-1622
4146386 +E-mail/Text: baugherj@hanoverhospital.org Aug 23 2016 18:50:40 Hanover Hospital,
300 Highland Ave., Hanover, PA 17331-2203
4155801 EDI: CAUT.COM Aug 23 2016 18:58:00 JP Morgan Chase Bank N.A.,
201 N. Central Avenue, AZ1-1191, Phoenix, AZ 85004-0073
4171130 E-mail/Text: camanagement@mtb.com Aug 23 2016 18:50:42 M&T Bank, 1100 Wehrle Drive,
Williamsville, NY 14221
4220507 EDI: PRA.COM Aug 23 2016 18:58:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4182444 EDI: Q3G.COM Aug 23 2016 18:58:00 Quantum3 Group LLC as agent for,
World Financial Network Bank, PO Box 788, Kirkland, WA 98083-0788
4203584 EDI: RECOVERYCORP.COM Aug 23 2016 18:58:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4146397 EDI: DRIV.COM Aug 23 2016 18:58:00 Santander Consumer USA, Attn: Bankruptcy Dept,
PO Box 560284, Dallas, TX 75356-0284
4146401 EDI: WFNNB.COM Aug 23 2016 18:58:00 Value City Furniture, c/o WFNNB-Bankruptcy Dept,
PO Box 182125, Columbus, OH 43218-2125

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 1100 WHERLE DRIVE, WILLIAMSVILLE NY 14221-7748
(address filed with court: M&T Bank, 1100 Wehrle Drive, Williamsville, NY 14221)

District/off: 0314-1

User: PRatchfor
Form ID: 3180W

Page 2 of 2
Total Noticed: 41

Date Rcvd: Aug 23, 2016

4146393 ##NCO Financial Systems, Inc, 500 N. Franklin Turnpike, PO Box 585, Ramsey, NJ 07446-0585
TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 25, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 23, 2016 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, Twecf@pamd13trustee.com
Joshua I Goldman on behalf of Creditor The Bank of New York Mellon, et al...
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Lawrence V. Young on behalf of Creditor Bituminous Paving Material, Inc. lyoung@cgalaw.com,
tlocondro@cgalaw.com; scomegna@cgalaw.com; hlocke@cgalaw.com; rminello@cgalaw.com; kwengert@cgalaw.co
m;kbrayboy@cgalaw.com
Matthew Christian Waldt on behalf of Creditor The Bank of New York Mellon fka The Bank of New
York as Trustee mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com
Michael R Caum on behalf of Debtor Joe R. Wells mikecaumesq@comcast.net
Michael R Caum on behalf of Joint Debtor Carollynn L. Wells mikecaumesq@comcast.net
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 **Joe R. Wells**

First Name Middle Name Last Name

Debtor 2 **Carolynn L. Wells**
(Spouse, if filing) _____
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3747**

EIN ____-____-____

Social Security number or ITIN **xxx-xx-8242**

EIN ____-____-____

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:12-bk-04230-MDF****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joe R. Wells

Carolynn L. Wells

By the
court:August 23, 2016Honorable Mary D. France
United States Bankruptcy Judge

By: PRatchford, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.